

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MELISSA A. RICHARDS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.: 16-24027

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/28/2016 and confirmed on 1/27/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		89,222.14
Less Refunds to Debtor	171.15	
TOTAL AMOUNT OF PLAN FUND		89,050.99

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	4,289.69	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,289.69

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW PENN FINANCIAL LLC D/B/A SHELLP Acct: 0307	0.00	57,389.87	0.00	57,389.87
	NEW PENN FINANCIAL LLC D/B/A SHELLP Acct: 0307	0.00	0.00	0.00	0.00
	NEW PENN FINANCIAL LLC D/B/A SHELLP Acct: 0307	23,165.21	23,165.21	0.00	23,165.21
	BALDWIN TOWNSHIP (SWG) Acct: 0A40	0.00	0.00	0.00	0.00
	BALDWIN TOWNSHIP (TRASH) Acct: 0A40	96.43	96.43	79.02	175.45
					80,730.53

Priority					
	SHAWN N WRIGHT ESQ Acct:	0.00	0.00	0.00	0.00
	MELISSA A. RICHARDS Acct:	0.00	0.00	0.00	0.00
	MELISSA A. RICHARDS Acct:	171.15	171.15	0.00	0.00
	SHAWN N WRIGHT ESQ Acct:	4,000.00	4,000.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct:	30.77	30.77	0.00	30.77
	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXOINT				30.77

Unsecured					
	COLLECTION SERVICE CENTER INC Acct: 099P	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: JAEZ	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: PHD5	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct: OVK4	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	COLLECTION SERVICE CENTER INC	0.00	0.00	0.00	0.00
	Acct: OGFR				
	CONVERGENT++	0.00	0.00	0.00	0.00
	Acct:				
	DUQUESNE LIGHT COMPANY*	1,116.72	0.00	0.00	0.00
	Acct: 2787				
	CAPITAL ONE NA**	925.53	0.00	0.00	0.00
	Acct: 3740				
	ECMC(*)	47,119.87	0.00	0.00	0.00
	Acct: 2787				
	PA COLLECTION SERVICE++	0.00	0.00	0.00	0.00
	Acct: 9384				
	VERIZON++	0.00	0.00	0.00	0.00
	Acct: 0001				
	KEYBANK NA**	2,412.95	0.00	0.00	0.00
	Acct: 8131				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	THOMAS I PULEO ESQ	0.00	0.00	0.00	0.00
	Acct:				
	FIRST NIAGARA BANK++	0.00	0.00	0.00	0.00
	Acct: 8131				
	CHRISTOPHER WIATROWSKI	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

80,761.30

TOTAL CLAIMED

PRIORITY	30.77
SECURED	23,261.64
UNSECURED	51,575.07

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

MELISSA A. RICHARDS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24027

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Melissa A. Richards  
Debtor

Case No. 16-24027-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 27, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db	+ Melissa A. Richards, 886 Newport Drive, Pittsburgh, PA 15234-2553
cr	+ Township of Baldwin, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
14313546	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court., Collection Service Cen, Attn:Collections, Po Box 1623, Butler, PA 16003
14313547	Convergent, PO Box 1022, Wixom, MI 48393-1022
14375151	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14313548	Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709
14313549	Duquesne Light, c/o Bernstein Law Office, 707 Gulf Tower, Suite 2200, Pittsburgh, PA 15219
14313551	Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
14313553	+ P H E A A, PO Box 8183, Harrisburg, PA 17105-8183
14313554	+ Pa Collection Svc, 63 Valley View Dr, Washington, PA 15301-2409
14339769	+ Township of Baldwin, Goehring, Rutter & Boehm, c/o Jeffery R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: mtgbk@shellpointmtg.com	Jul 27 2022 23:50:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10675, Greenville, SC 29603-0675
cr	Email/Text: mtgbk@shellpointmtg.com	Jul 27 2022 23:50:00	New Penn Financial, LLC d/b/a Shellpoint Mortgage, P.O. Box 10826, Greenville, SC 29603-0826
14340487	Email/PDF: bncnotices@becket-lee.com	Jul 27 2022 23:57:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14376638	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 27 2022 23:51:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14346105	Email/Text: ECMCBKNotices@ecmc.org	Jul 27 2022 23:50:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14313550	Email/Text: fnb.bk@fnfg.com	Jul 27 2022 23:51:00	First Niagara Bank, 6950 S Transit Rd, Lockport, NY 14094
14323463	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 27 2022 23:51:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
14313552	+ Email/Text: PBNCNotifications@perituservices.com	Jul 27 2022 23:50:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14670506	Email/Text: mtgbk@shellpointmtg.com	Jul 27 2022 23:50:00	New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
14313555	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 27 2022 23:49:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

District/off: 0315-2

User: auto

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TOTAL: 10

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		Duquesne Light Company
cr		Green Tree Servicing LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Charles Griffin Wohlrab	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com
Jeffrey R. Hunt	on behalf of Creditor Township of Baldwin jhunt@grblaw.com
Jeremy J. Kobeski	on behalf of Creditor Green Tree Servicing LLC pawb@fedphe.com mcpupec@grenenbirsic.com
Joshua I. Goldman	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Shawn N. Wright	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Shawn N. Wright	on behalf of Debtor Melissa A. Richards shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Thomas I. Puleo	on behalf of Creditor Ditech Financial LLC tpuleo@goldbecklaw.com BKGroup@goldbecklaw.com

District/off: 0315-2

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